

Information to identify the case:

Debtor 1	Richard Arnone	Social Security number or ITIN	xxx-xx-4995
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	Maria Arnone	Social Security number or ITIN	xxx-xx-2205
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-13317-RG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Richard Arnone

Maria Arnone

9/1/17

By the court: Rosemary Gambardella
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Richard Arnone
 Maria Arnone
 Debtors

Case No. 17-13317-RG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 32

Date Rcvd: Sep 01, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2017.

db/jdb +Richard Arnone, Maria Arnone, 5 Charles St., Lodi, NJ 07644-1503
 cr +TOYOTA MOTOR CREDIT CORPORATION, PO Box 9013, Addison, TX 75001-9013
 516879681 +ALPINE DIRECT SERVICES, WILLIAMSON AND BROWN, LLC, 4691 CLIFTON PKWY,
 HAMBURG, NY 14075-3201
 516657579 +ARS/Account Resolution Specialist, Po Box 459079, Sunrise, FL 33345-9079
 516657584 +EMA Wayne Emergenci Medical Associates, P O Box 5514, Parsippany, NJ 07054-6514
 516657583 +Eastern Account System INC, P.O. Box 837, Newtown, CT 06470-0837
 516657585 +Enterprise, 149 US Highway 46 W, Lodi, NJ 07644-3603
 516657586 +Eunjin Choi, PO BOX 327, Cliffside Park, NJ 07010-0327
 516657587 +Glenn Stuart Garbus, 8875 Aero Dr Ste#200, San Diego, CA 92123-2255
 516657588 +Hackensack Radiology GRP, P O Box 6750, Portsmouth, NH 03802-6750
 516657589 +Hackensack University Medical Group, P O Box 95000-4535, Philadelphia, PA 19195-0001
 516657590 +Hc Roya, 333 Holtzman Rd, Madison, WI 53713-2109
 516657592 +Midwest Recovery Syste, Po Box 899, Florissant, MO 63032-0899
 516657593 +Monterey Financial Svc, 4095 Avenida De La Plata, Oceanside, CA 92056-5802
 516657594 +Mortgage Lenders Network, 213 Court St Fl 11, Middletown, CT 06457-3346
 516657595 +New Life Nutrition Center, 316 Monroe St, Passaic, NJ 07055-8437
 516657599 +PSEG Corporation, P.O. Box 490, Cranford, NJ 07016-0490
 516657596 +Point View Radiology Associates PC, PO BOX 9132, Brookline, MA 02446-9132
 516657600 +St. Joseph's Regional Medical Center, 703 Main Stret, Paterson, NJ 07503-2621
 516657605 +Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 01 2017 23:47:09 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 01 2017 23:47:03 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 cr +EDI: RMSC.COM Sep 01 2017 23:23:00 Synchrony Bank c/o PRA Receivables Management, LLC,
 PO BOX 41021, Norfolk, VA 23541-1021
 516657578 EDI: HNDA.COM Sep 01 2017 23:28:00 American Honda Finance, Po Box 168088,
 Irving, TX 75016
 516657580 +EDI: CHASE.COM Sep 01 2017 23:28:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 516657581 +EDI: CONVERGENT.COM Sep 01 2017 23:33:00 Covergent Outsourcing, Inc., 800 SW 39th St.,
 P O Box 9004, Renton, WA 98057-9004
 516657582 +EDI: RCSFNBMARIN.COM Sep 01 2017 23:23:00 Credit One Bank Na, Po Box 98873,
 Las Vegas, NV 89193-8873
 516657591 +EDI: MID8.COM Sep 01 2017 23:28:00 Midland Funding, Attn: Bankruptcy, Po Box 939069,
 San Diego, CA 92193-9069
 516657597 EDI: PRA.COM Sep 01 2017 23:28:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
 516682931 +EDI: RMSC.COM Sep 01 2017 23:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516657601 EDI: TFSR.COM Sep 01 2017 23:28:00 Toyota Motor Credit Co, Toyota Financial Services,
 Po Box 8026, Cedar Rapids, IA 52408
 516657603 +EDI: VERIZONEAST.COM Sep 01 2017 23:33:00 Verizon,
 Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
 Weldon Springs, MO 63304-2225

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516657598* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)
 516657602* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026
 (address filed with court: Toyota Motor Credit Co, Toyota Financial Services, Po Box 8026,
 Cedar Rapids, IA 52408)
 516657604* +Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
 Weldon Springs, MO 63304-2225

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-2

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com, nj42@ecfbis.com,
gdelmonaco@mdmc-law.com
Eric R. Perkins on behalf of Trustee Eric R. Perkins eperkins@mdmc-law.com, slahr@mdmc-law.com,
nj42@ecfbis.com, gdelmonaco@mdmc-law.com
Jeremias E Batista on behalf of Debtor Richard Arnone jeremiasbatista@gmail.com,
G26967@notify.cincompass.com
Jeremias E Batista on behalf of Joint Debtor Maria Arnone jeremiasbatista@gmail.com,
G26967@notify.cincompass.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6